

**Company Tracking #:** MP\_DM\_BN\_IN\_06/12,  
MP\_DM\_BN\_LT\_06/12, MP...

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Arkansas Blue Cross and Blue Shield
<b>TOI/Sub-TOI:</b>	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
<b>Product Name:</b>	2012 Sup 3Q Direct Mail		
<b>Project Name/Number:</b>	Advertising Pieces/MP_DM_BN_IN_06/12, MP_DM_BN_LT 06/12, MP_DM_BN_OE_06/12		

## Filing at a Glance

Company:	Arkansas Blue Cross and Blue Shield
Product Name:	2012 Sup 3Q Direct Mail
State:	Arkansas
TOI:	MS06 Medicare Supplement - Other
Sub-TOI:	MS06.000 Medicare Supplement - Other
Filing Type:	Advertisement
Date Submitted:	08/09/2012
SERFF Tr Num:	ARBB-128628567
SERFF Status:	Closed-Filed-Closed
State Tr Num:	
State Status:	Filed-Closed
Co Tr Num:	MP_DM_BN_IN_06/12, MP_DM_BN_LT_06/12, MP_DM_BN_OE_06/12
Implementation	On Approval
Date Requested:	
Author(s):	zSERFFStaff zIndustrySupportCL, Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s):	Stephanie Fowler (primary)
Disposition Date:	08/10/2012
Disposition Status:	Filed-Closed
Implementation Date:	
State Filing Description:	

**State:** Arkansas  
**TOI/Sub-TOI:** MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other  
**Product Name:** 2012 Sup 3Q Direct Mail  
**Project Name/Number:** Advertising Pieces/MP\_DM\_BN\_IN\_06/12, MP\_DM\_BN\_LT\_06/12, MP\_DM\_BN\_OE\_06/12

## General Information

Project Name: Advertising Pieces  
 Project Number: MP\_DM\_BN\_IN\_06/12, MP\_DM\_BN\_LT\_06/12, MP\_DM\_BN\_OE\_06/12  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Deemer Date:  
 Submitted By: Evelyn Laney

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: Arkansas is state of domicile.  
 Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 08/10/2012  
 State Status Changed: 08/10/2012  
 Created By: Evelyn Laney  
 Corresponding Filing Tracking Number:

### Filing Description:

Attached please find forms MP\_DM\_BN\_IN\_06\_12, MP\_DM\_BN\_LT\_06\_12, and MP\_DM\_BN\_OE\_06\_12 for your review and approval.

This is the 3Q direct mail letter we plan to send to prospects in the month of September.

Please feel free to contact me at 378-2165 with any questions you may have.

## Company and Contact

### Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com  
 320 West Capitol, Ste 211 501-378-2165 [Phone]  
 Little Rock, AR 72201 501-378-2975 [FAX]

### Filing Company Information

Arkansas Blue Cross and Blue Shield  
 601 S. Gaines Street  
 Little Rock, AR 72201  
 (501) 378-2967 ext. [Phone]

CoCode: 83470  
 Group Code:  
 Group Name:  
 FEIN Number: 71-0226428

State of Domicile: Arkansas  
 Company Type:  
 State ID Number: N/A

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per item  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$150.00	08/09/2012	61561366

<b>SERFF Tracking #:</b>	ARBB-128628567	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	MP_DM_BN_IN_06/12, MP_DM_BN_LT_06/12, MP...
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Arkansas Blue Cross and Blue Shield		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/10/2012	08/10/2012

<b>SERFF Tracking #:</b>	ARBB-128628567	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	MP_DM_BN_IN_06/12, MP_DM_BN_LT_06/12, MP...
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Arkansas Blue Cross and Blue Shield		
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## Disposition

Disposition Date: 08/10/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Advertising Piece	Filed-Closed	Yes
Form	Advertising Piece	Filed-Closed	Yes
Form	Advertising Piece	Filed-Closed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Arkansas Blue Cross and Blue Shield
<b>TOI/Sub-TOI:</b>	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
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## Form Schedule

Lead Form Number: MP_DM_BN_IN_06/12							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 08/10/2012	MP_DM_BN_IN_06/12	ADV	Advertising Piece	Initial:		2012 Sup 3Q DM v2 - Insert.pdf
2	Filed-Closed 08/10/2012	MP_DM_BN_LT_06/12	ADV	Advertising Piece	Initial:		2012 Sup 3Q DM v2 - Letter.pdf
3	Filed-Closed 08/10/2012	MP_DM_BN_OE_06/12	ADV	Advertising Piece	Initial:		2012 Sup 3Q DM v2 - OSE.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



# SilverSneakers® Fitness Program

**This is a value-added benefit that  
other companies may not offer  
you with their Medicare  
Supplement insurance plans —  
but we do, at NO extra cost!**



**Turn over to see how  
it can help you!**



# How the SilverSneakers Fitness Program can help you!

The **SilverSneakers Fitness Program** offers you a great way to get fit, have fun and make friends by promoting an active and healthy lifestyle through physical activity.

With SilverSneakers, you'll have access to amenities included with a basic fitness center membership, such as:

- Treadmills
- Weights
- Fitness classes
- Health education seminars
- And more!

*To learn more about this value-added benefit included at NO extra cost with all our Medi-Pak supplement plans, contact Arkansas Blue Cross and Blue Shield today!*



**Arkansas  
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association



SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers® Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

MP\_DM\_BN\_IN\_06\_12



Arkansas  
BlueCross BlueShield  
An Independent Licensee of the Blue Cross and Blue Shield Association

This Health Care Benefit Notice  
includes information about plan choices  
that could save you money.  
To learn more, request **FREE** information today!

Sample A. Sample  
100 East Lancaster Ave.  
Suite 100  
Little Rock, AR 72203



Take a look at a Medi-Pak Medicare  
supplement insurance policy with benefits  
that could help **eliminate or reduce**  
your medical costs ...

**... at rates among the lowest in the state!**

Arkansas Blue Cross and Blue Shield offers several plans with various levels of benefits to meet your needs and budget. Here are two of Arkansas Blue Cross’ affordable plan options.

**BENEFITS of Medi-Pak Plan F insurance policy — our most comprehensive plan**

Many Arkansans on Medicare prefer to pay a single, predictable monthly payment to receive benefits for services NOT paid in full by Original Medicare. You save money because this plan provides 100% coverage of what Medicare doesn’t pay for:

- Doctor visits
- Hospital visits
- Emergency care

**BENEFITS of Medi-Pak Plan N insurance policy — one of our lowest-priced Medi-Pak supplement plans**

Some Arkansans on Medicare choose to share more of the costs of their care in return for lower monthly premiums. You save money because this plan allows you to enjoy the predictability and affordability of a Medicare Supplement plan at a lower premium. Plan N provides 100% coverage of what Medicare doesn’t pay for except for small deductibles and copays and some excess charges. Other Plan N features:

- One of our lowest monthly premiums
- A \$20 copayment for doctor office visits after your deductible is met
- Coverage for your hospital visits

**EXTRA from Arkansas Blue Cross: Membership in the SilverSneakers® Fitness Program**

- Included with your Medi-Pak supplement plan — at no extra cost
- See enclosed insert for details

That’s not all!



**Find out more today.**

Call toll-free **1-888-754-0750**, 8 a.m. to 5 p.m., Monday – Friday.  
Please have your **Easy Reference Number** handy when you call: **XXXX**  
You also can visit us online at **XXXXXX.com** or complete and return the reply form in the postage-paid envelope provided.

MP\_DM\_BN\_LT\_06\_12

**FREE INFORMATION REPLY FORM**

☒ **YES**, I want to know about affordable  
Medi-Pak Medicare supplement insurance.

Sample A. Sample  
100 East Lancaster Ave.  
Suite 100  
Little Rock, AR 72203

Are you enrolled in Medicare Parts A & B? ☐ Yes ☐ No  
Are you currently a Medi-Pak member? ☐ Yes ☐ No

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender ☐ Male ☐ Female  
Phone\* (\_\_\_\_) \_\_\_\_\_

MP\_DM\_BN\_LT\_06\_12

Are you interested in separate insurance plans for dental or dental  
plus vision services? ☐ Yes ☐ No

Marital Status \_\_\_\_\_  
County \_\_\_\_\_

*Please enter spouse information ONLY if your spouse is interested in coverage.*

Is your spouse enrolled in Medicare Parts A & B? ☐ Yes ☐ No

Is your spouse currently a Medi-Pak member? ☐ Yes ☐ No

Spouse’s Name \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Gender ☐ Male ☐ Female

\*By providing my phone number I am expressly giving permission for an  
Arkansas Blue Cross sales representative to call and talk to me.  
Please have your Easy Reference Number handy when you call.

Easy Reference Number:

XXXXXX



# Arkansas Blue Cross offers you additional benefits.

No matter which Medi-Pak supplement plan you choose, you'll enjoy:

- The freedom to see any doctor who accepts patients on Medicare
- No increase in premium due to age
- Coverage when you travel in the United States
- Coverage you're guaranteed to keep, regardless of changes in your health\*

We also offer dental insurance plans, including a plan with additional benefits for routine vision care, which are separate from our Medi-Pak supplement plans.

## Reduce your medical costs with coverage from a trusted health insurance company.

Lowering your medical costs depends on more than just an affordable premium. It's also a matter of choosing the right health insurance plan, one that provides benefits and coverage that fit your needs, to minimize your out-of-pocket costs.

Let Arkansas Blue Cross help you make an informed decision, with personal caring service. Learn how you can enjoy coverage from a strong, local company that Arkansans have trusted for more than 60 years.



**Arkansas  
BlueCross BlueShield**

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\* Plans are guaranteed renewable, premium rates are subject to change upon thirty (30) days' written notice. Medi-Pak insurance has terms and conditions that may affect coverage. For costs and complete details of the coverage, contact Arkansas Blue Cross and Blue Shield.

Medi-Pak insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.

To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas.

Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage.

SilverSneakers® is a registered mark of Healthways, Inc. The SilverSneakers® Fitness Program is provided by Healthways, Inc. Healthways, Inc. is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

## Three Ways to Find Out More



Call toll-free **1-888-754-0750**, 8 a.m. to 5 p.m., Monday – Friday.



Visit us online at **XXXXXX.com**.



**Mail your reply form** in the postage-paid envelope provided.



**Arkansas  
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PRSRT STD  
U.S. POSTAGE  
**PAID**  
ARKANSAS  
BLUE CROSS  
BLUE SHIELD

## Health Care Benefit Notice

For Arkansans on Medicare:

Sample A. Sample  
100 East Lancaster Ave.  
Suite 100  
Little Rock, AR 72203



Take a look at a Medi-Pak Medicare supplement insurance policy with benefits that could help **eliminate or reduce** your medical costs ...

***... at rates among the lowest in the state!***

P.O. Box 2181 • Little Rock, AR 72203